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#### NOTE

There is one Extraordinary issue to the Official Gazette, Series I No. 16 dated 18-7-2019 namely, Extraordinary dated 19-7-2019 from pages 429 to 430 from Department of Education, Art & Culture regarding Corrigendum and Notification No. 5/6/2019 Fin (DMU) regarding Market Borrowing Programme from Department of Finance (Debt Management Division).

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## **GOVERNMENT OF GOA**

Department of Agriculture
Directorate of Agriculture

## Notification

3/4/STAT/PMFBY/2019-20/D.Agri

## Pradhan Mantri Fasal Bima Yojna Kharif & Rabi Season 2019-20

Reference is made to the Govt. of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No. 13015/03/2016-Credit-II, dated 23rd February, 2016, regarding the Administrative Approval for implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY).

Pradhan Mantri Fasal Bima Yojna (PMFBY) is being continued in State at the Cluster of Village Panchayats level through newly appointed Future Generali India Insurance Company Limited, Mumbai for North-Goa and South-Goa District in the State of Goa for the year 2019-20 (Kharif & Rabi Season).

The Scheme will be continued for the year 2019-20 (Kharif & Rabi Season) on the following conditions:

- 1. *Implementing Agency*.— The district wise implementing agency is given in Annexure–I.
- 2. Risks covered and exclusion.— Following stages of the crop and risks leading to crop loss are covered under the scheme:
  - (a) Prevented Sowing/Planting Risk: Insured area is prevented from sowing/planting due to deficit rainfall or adverse seasonal conditions.
  - (b) Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. drought, dry spell, flood, inundation, widespread pests and disease attack, landslides, natural fire due to natural causes, lightening, storm, hailstorm and cyclone, typhoon, tempest, hurricane and tornado.
  - (c) Post-Harvest Losses: Coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of hailstorm, cyclone, cyclonic rains and unseasonal rains.
  - (d) Localized Calamities: Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide, inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified area.
  - (e) General Exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

## Important Conditions/Clauses Applicable for Coverage of Risks:

1. Insurance companies should have received the premium for coverage either

from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank/intermediaries shall be liable for payment of claims.

- 2. In case of any substantial mis-reporting by nodal bank/branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.
- 3. Mere sanctioning/disbursement of crop loans and submission of proposals//declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.
- 4. Acreage Discrepancy.— Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

## For the time-being, it is to be addressed as follows:

- (a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority.
- (b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- (c) Claims shall be calculated on the scaled down sum insured.
- (d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilised for improvement of technology/research/impact assessment etc.

Once the individual farms (plots/survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

3. Crops & Areas Covered.— The Scheme would cover notified crop in the defined areas (Cluster of Village Panchayats) given at Annexure-V as unit of insurance i.e. each defined area will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).

The crop wise areas to be covered under the Scheme for Kharif & Rabi Season are given in Annexure-II.

- 4. Farmers Covered.— (a) All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops.
- (b) Compulsory Component.— All farmers having been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered compulsorily.

Any loan eligible for compulsory coverage under PMFBY, if not covered will be deemed to be self-insured by the concerned financial institute and claim, in the event of loss shall be borne by the financial institute.

- (c) Voluntary Component.— The Scheme would be optional for the non-loanee farmers. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land Possession Certificate (LPC) etc.) and/or applicable contract//agreement details/other documents notified//permitted by concerned State Government (in case of sharecroppers/tenant farmers).
- (d) Special efforts shall be made to ensure maximum coverage of SC/ST/Women farmers under the scheme.

- 5. Indemnity Level, Sum Insured Limits, Premium Rates.— District wise/crop wise Level of Indemnity, Sum Insured Limits and Premium rates are given in Annexure-III.
- 6. Subsidy on premium.— The Actuarial Premium Rate (APR) would be charged under PMFBY by Implementing Agency (IA). However, farmers would be paying maximum of 2 % of the sum insured in Kharif Season and 1.5% in Rabi Season or actuarial premium rate, for food crops, oilseeds, cereals and millets and 5% for Annual Commercial/Horticultural crops respectively.

The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the Centre and State.

- 7. Seasonality Discipline.— Loaning and acceptance of proposal by Branches/PACs and receipt of Declarations by AIC as well as settlement of claims will be as per seasonality discipline in Annexure-IV.
- 8. Change in crop.—Farmers covered, on voluntary basis, can buy insurance before actual sowing/planting, based on advance crop planning. However, for any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 30 days before cut-off-date for buying insurance or sowing, through financial institution/channel partner/insurance intermediary/directly; as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by concerned village/sub-district level official of the State. In case the premium paid was higher, insurance company will refund the excess premium.

Similarly, loanee farmers can also change the name of insured crop from the original crops submitted in the loan application but such changes should be submitted in writing to the concerned bank branch well in advance so that their proposed crops should be insured. However changes of non-notified crops to notified crops without submitting the sowing certificate is not permissible.

## Cut-off date for submission of Yield Data by the State Government:

Cut-off date for submission of yield data based on minimum crop cutting experiments for Crop for Kharif & Rabi Season, from the Directorate of Agriculture, Government of Goa to Implementing Agency is as mentioned in Annexure–IV.

9. Loss Assessment, Claim Settlement and Claim Sharing.— Wide Spread Calamities (based on season-end yield):— Government Department overseeing conduct of CCEs, under GCES i.e. Single Series will submit crop wise/notified area wise yield data to the respective insurance company within the prescribed cut-off date along with results of individual CCEs. The certificate that CCEs data is being submitted based on single series would be furnished alongwith yield data every-season.

In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:

- (a) Digitizing the CCE process including geo-coding (providing the latitude and longitude of the CCE location), date/time stamping and with photographs (of the CCE plot and CCE activity), is a must for all CCEs.
- (b) Insurance company would have complete access to co-witness the CCEs, as also the digital images of the CCEs and relevant data in the requisite form by the State Government. A formal letter with the schedule of CCEs would be given to the respective insurance company sufficiently in advance without fail to help them mobilize the manpower if they so desire.
- (c) Wherever the yield estimates reported at IU level are abnormally low or

high vis-à-vis the general crop condition, the insurance company in consultation with State Government can make use of various products (e.g. Normalized Difference Vegetation Index, etc.) derived from satellite image data or other technologies to confirm the yield estimates. In case of significant differences between these two yield estimates, the matter should be referred to Technical Advisory Committee (TAG) at Centre and its decision shall be final.

(d) Use of Mobile Phone Technology to improve Yield-data Quality and Timeliness to increase the reliability, accuracy and speed of CCE data, it is mandatory to use smart phones/hand held devices for capturing images, location of the CCE and for online transmission of data on centralized server (e.g. Bhuvan server) would be done for faster compilation of data and quick claim settlement. RST and Drones etc. may also be used for the purpose of increasing accuracy and speed of yield estimation through CCEs.

## Assessment of Claims (Wide-spread Calamities):

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:

Where,

Threshold yield for a crop in a notified insurance unit is the moving average yield of past seven years (excluding a maximum

of two calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop.

## On account payment of claims due to Mid-Season Adversity:

It is proposed to provide immediate relief to insured farmers in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Threshold yield.

- (a) Eligibility Criteria:— (i) All notified Insurance Units would be eligible for "On Account" payment only if the expected Yield of the affected crop during the season is less than 50% of threshold yield.
- (ii) The provision would be invoked for a specific crop or group of crops by the State Government through damage notification based on the proxy indicators.
- (iii) Insurance company may decide the quantum of likely losses and the amount of 'on-account' payment based on the joint survey of Insurance Company and State Government Officials.
- (iv) Only those farmers would be eligible for financial support under this cover who has paid the premium/the premium has been debited from their account before the date of issuance of damage notification by the State Government.
- (v) Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.
- (vi) If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.
- (b) Proxy-Indicators:— Indicators to be used for loss intimation would be rainfall data, temperature and relative humidity data, satellite imagery and crop condition reports by District Level State Government Officials, supported by media reports.

- (c) Loss assessment procedure:— (i) Joint Committee of State Government and the insurance company, for assessment of crop damage, would be formed and notified before start of the crop season for each district.
- (ii) This Joint Committee shall decide the eligibility for on-account payment based on the weather data (available AWS notified by the Government)/long term average rainfall data/satellite imagery supported by estimated yield losses at notified Insurance unit level and the extent of loss.
- (iii) Information/Services of Mahalanobis National Crop Forecast Centre (MNCFC) may also be utilized for determination of extent of loss for on-Account payout.
- (iv) If the expected loss of the affected crop is more than 50% of the threshold yield for the Notified Insurance Unit, on-account payment would be payable.
- (v) On-account payment would be calculated as per following formula:

(Threshold Yield-Estimated Yield)

-X Sum Insured x 25%

### Threshold Yield

- (d) Time frame for loss assessment and submission of report:— (i) An order will be issued by State Government defining eligibility of on account payment with details of damaged Insurance Units within 7 days from the occurrence of adverse seasonal event.
- (ii) Loss assessment report at the affected insurance unit level has to be completed by the joint committee within 15 days from occurrence of the adverse seasonal event.
- (e) Conditions:— (i) Mere disbursement/ /sanction of loan without receipt/debit of premium before the notification of calamity would not make a farmer eligible for the claim.

(ii) These claims would be adjusted from the end season area approach yield based claims.

## Prevented/Failed Sowing and Prevented Planting/Germination Claims:

- (1) It is proposed to provide insurance cover to farmers in case of widespread incidence of eligible risks affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or if the farmers are not in a position to either sow or transplant the crop. The district wise/crop wise cut off dates for invoking this provision are given in Annexure IV.
  - (i) The Notified Insurance Unit and crop wise normal area sown would be provided to the insurance companies by Directorate of Agriculture, Government of Goa.
    - (a) Eligibility Criteria:— (i) Notified Insurance Units will be eligible for "Prevented Sowing/Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.
    - (ii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account by the date of notification to this effect.
    - (b) Proxy-Indicators: Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level agricultural officer, media reports and area sown data released by District Level Agricultural Officer, State Government.
    - (c) Loss assessment procedure: (i) State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing// Planting conditions with approximate areas in percentage of the unit.
      - (ii) The lump sum payout under this cover would be limited to 25% of the

- sum insured and the insurance cover will be terminated.
- (d) Conditions: (i) The cover will be available for NAMED crops only.
  - (ii) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity won't make a farmer eligible for claim.
  - (iii) The insurance company would disburse the claim within 30 days of the State's order/notification invoking the event of the insured risk provided the data on estimated area sown have been received from State Government.
  - (iv) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
  - (v) Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit/Crop would not be eligible for area yield based claim calculated at the end of the season.
  - (vi) Once this provision is invoked, no fresh enrolment of farmers, for the affected notified crops and areas would be done.
  - (vii) Once exigency is invoked it applies to all the insured farmers in the Notified Insurance Unit for a given crop, including for those whose crop survived.

The State Government would continue to provide area sown and yield data based on CCEs conducted in such areas within the cutoff date.

### Post-Harvest Losses:—

(1) It is proposed to provide for assessment of yield loss on individual plot basis in case of occurrence of hailstorm, cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field

in 'cut and spread' condition up to maximum period of two weeks (14 days) from harvesting for sole purpose of drying are Paddy, Pulses & Groundnut.

## (a) Eligibility criteria:

- (i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance have been availed.
- (b) Proxy-Indicators:— Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.
- (c) Loss assessment procedure:— Time and method of reporting the loss/claims.
  - (i) Immediate intimation (within 48 hours) by the insured farmer to Bank/Insurance Company/Agriculture Department Officials through phone/FAX.
  - (ii) Intimation must contain details of survey number-wise insured crop and acreage affected.

## Localized Risks:

It is intended to provide insurance cover at individual farm level to crop losses due to occurrence of localized perils/calamities viz. Hailstorm, Landslide, Inundation, Cloud burst and Natural fire due to lightening affecting isolated farms in the notified area.

#### (a) Eligibility Criteria:—

- (i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance has been availed.
- (ii) Maximum liability is limited to proportionate Sum Insured of damaged crop's area. This would be based on the proportion of cost of inputs incurred during sowing period to the sum insured.
- (iii) Only those farmers would be eligible for financial support under this cover who

have paid the premium/the premium has been debited from their account before occurrence of the insured peril.

- (iv) Maximum pay-out under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the pay-out under area approach (based on CCEs data is more than localized losses, the higher claims of two will be payable to insured farmers.
- (v) If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the. Joint Committee) of affected area by the insurance company.

## Time and method of reporting the loss//claims:

- (i) Immediate intimation (within 48 hours) by the insured farmer to Bank//Insurance Company/Agriculture Department Officials toll free number through phone/FAX.
- (ii) Intimation must contain details of survey number-wise insured crop and acreage affected.
- (iii) Mobile application may be used for reporting incidents of localized risks for intimation of events including longitude//latitude details and pictures using NRSC Mobile App.

## Who to be reported i.e. Channel of reporting:

The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

Documentary evidence required for claim assessment.

- Duly filled Claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.
- Evidence of crop loss through capturing pictures using mobile application, if any.
- Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

## Appointment of Loss Assessors by the Insurance Company:

The loss assessors would be appointed by the insurance company for assessment of losses due to the operations of Localized Risks (Yield Insurance).

The loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.

 Maximum liability would be limited to proportionate Sum Insured of damaged cropped area.

## Important conditions:

- i. Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.
- ii. When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.
- iii. The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
- iv. The insurance company would disburse the claim, if payable within 30 days of survey of loss.

- v. If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid at the end of the season under widespread claims.
- vi. Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

## Procedure for Settlement of Claims to the farmers:

- 1. The insurance company would disburse the claim only after receipt of Government share in premium subsidy.
- 2. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/nodal banks/PACs which will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies alongwith list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.
- 3. In case of farmers covered on voluntary basis through intermediaries/directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.
- 4. In case of claims under prevented/ failed sowing, localized calamities, post harvest losses; insurance company will process the claims after assessment and shall release the claims as per the procedure.
- 5. Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

- 10. Commission and bank charges.— Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.
- 11. Service tax.— PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax.
- 12. Role and responsibilities of Various Agencies:

For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

#### State/UT Governments:

- (a) Uploading of requisite information of notification on the crop insurance portal in coordination with the selected Implementing Insurance Companies within one week from the date of notification.
- (b) To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.
- (c) To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- (d) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.
- (e) Considering available resources and manpower at gram panchayat and local level to conduct crop cutting experiments and also, take suitable action for adoption of new technology for early loss assessment and better administration of scheme. Implementing CCE using

- handheld devices, recording coordinates photographs, etc.
- (f) Submission of yield data for all notified crops and insurance units to insurance companies in standard format.
- (g) To undertake requisite number of CCE in the notified area following single series, and provide the yield data to the insurance company within the prescribed cut-off date, along with results of individual CCEs.
- (h) Allow insurance companies to coobserve and witness CCEs, and permit them to access various records including Form-2 /Table-B at grass root/district /state level used for recording data of CCEs by States.
- (i) Any disputes related to PMFBY should be addressed to State Level Co-ordination Committee for Crop Insurance (SLCCCI) & State Level Grievance Redressal Committee, a Committee (Grievance Redressal Mechanism as detailed in para 30.1, 30.2 & 30.3 of revised OGs of PMFBY) under the Chairmanship of Secretary (Agriculture) Secretary, Department of Agriculture of the State Govt. and the decisions of SLCCCI will be final.
- (j) Other role & responsibilities as detailed in para 35.2 of revised OGs of PMFBY.

## Roles of Insurance Companies:

- (a) Ensuring payment of bank service charges to banks @4% of the premium collected from banks. In case of CSC centres remuneration should be paid in accordance with the OGs.
- (b) Providing progressive reports/ statistics/information to State and Central Government.
- (c) Endeavoring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- (d) Facilitate the bank branches/ /intermediaries/agents to upload the details of insured farmers and beneficiaries

with all requisite details on Crop Insurance portal well in time.

- (e) Redressal of all Public Grievances within the time fixed by IRDAI. Provide toll free number with English, Konkani & Marathi speaking personnel where farmers can approach for grievance redressal, intimate claims in case of localized calamity, seek information on coverage, etc. All insurance companies will also submit abstract of grievances redressal report to state authorities.
- (f) The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents / brokers are not allowed.
- (g) Claim processing and payment to Banks/Farmers within the prescribed timelines.
- (h) Marketing and publicity of Scheme, Insurance company will ensure the marketing and publicity of the scheme and submit a report with photographs to State and Central Government.
- (i) Distribution of Declaration form/proposal form to bank/financial institution branch/s.
- (j) Submission of reports to State and Central Government.
- (k) To ensure efficient implementation and better service delivery, insurance company will process, approve, calculates and settle claims after receiving insurance proposals from respective DCCBs/Nodal banks, sharing yield data, premium subsidy, crop acreage by state within 3 weeks.
- (1) All admissible claims shall mandatorily be paid within the stipulated cutoff date failing which penal interest @ 12% per annum shall be payable on admissible pending claims beyond 30 days of uploading AY on portal/provided in soft copy by State Govt. subject to release of applicable subsidy by State Govt. (refer para 31.2.3 of revised OGs of PMFBY).

- (m) State Government will submit CCE's results of all notified crops for notified area in standard format within stipulated date to respective IA.
- (n) Awareness and publicity-extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels / locations including bank branches. Also coordinate with the States and other agencies for awareness and publicity of the scheme.
- (o) Other role & responsibilities as detailed in para 35.4 revised OGs of PMFBY.
- (p) Insurance Companies will conduct special training camps for CSC-VLEs and do's and don't for error free and efficient PMFBY enrolment process. Will also provide them information, extension and communication materials to create awareness about PMFBY.
- (q) To ensure supervision, scrutiny of crop sown area and insured area, Insurance Company will share Insured farmers and crop details to revenue authorities immediately after the receipt of crop insurance declarations from banks.
- (r) Insurance Companies will also employ modern IT technologies Remote Sensing, Satellite Imagery, Drones, for area estimates in case of area discrepancy. Insurance Companies will also use modern technologies like RST/Satellite imagery, drones for loss assessments during localized calamities and other losses.

### Financial Institutions/Banks

- (a) To Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.
- (b) Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.
- (c) Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening

bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.

- (d) Ensure that, for both loanee and nonloanee farmers separately, premium and related data is remitted to nodal bank, wherever applicable, within the prescribed time.
- (e) Lead bank/Nodal banks should ensure that all the eligible crop loans/ seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance.

In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.

- (f) Concerned Bank and it's branches should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, alongwith consolidated Premium payable separately for both loanee farmers and non-loanee farmers. If Concerned Bank and it's branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.
- (g) Nodal bank/branches will also arrange for onward transmission to service (subordinate) bank branches/PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.
- (h) The Nodal Banks/Administrative offices would also collect the list of

- individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories Small and Marginal/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned PACS/Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.
- (i) The insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
- (j) To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account within seven days. If Bank Branches/Nodal banks keep the claims amount beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers. The list of beneficiary cultivators with claim amount shall be displayed by the Branch/Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman/Sarpanch/Pradhan of the village Panchayat. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.
- (k) Soft copy of the beneficiary' farmers would also be uploaded directly on Crop Insurance portal by bank branch/PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.

- (1) To permit insurance company with access to all relevant records/ledgers at the Nodal Bank/Branch/PACS at all times for the purpose of implementation of the scheme.
- (m) Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors/omissions/commissions of the concerned branch/PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

### Lending Banks/RFIs:

- (a) To educate the cultivators on the Scheme features.
- (b) To maintain the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/verification by insurance company or its authorized representatives and DLMC.
- (c) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.
- (d) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them. Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank/branch/PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.

#### Designated Insurance Agents:

- (a) To educate the cultivators on the Scheme features.
- (b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from Non-Loanee cultivators.

- (c) Underwrite and collect the premium on behalf of Insurance Company, strictly as per the provisions of the scheme.
- (d) To prepare the consolidated statements of Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount well within the stipulated time.
- (e) The designated Insurance agents shall also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories Small and Marginal/SC/ST//Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. in soft copy and send the same to the concerned insurance company within five days after final cut-off date.
- (f) The designated Insurance agents should ensure that insured farmers may not be deprived of any benefit under the Scheme due to errors/omissions/commissions of them, and if any, the concerned agents/insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service//malpractices, if any, reported.

#### Loanee farmers:

- (a) As the Scheme is compulsory for all loanee cultivators availing SAO loans for notified crops, it is mandatory for all loanee cultivators to insist on insurance coverage as per provisions of the Scheme.
- (b) Any change in crop plan should be brought to the notice of the bank within one week of sowing.
- (c) Insurance Proposals are accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI.
- (d) Give information of any loss due to localized risk or post harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in "cut and spread" condition to concerned bank branch/financial institution/channel partner//insurer within 48 hours.

Non-Loanee Cultivators:

- (a) Non-Loanee cultivators desirous of availing insurance under PMFBY for any notified crop in any notified insurance unit may approach nearest bank branch/PACS/ /authorized channel partner/insurance intermediary of insurance company within cut-off date, fill-up proposal form completely in prescribed format, submit form and deposit requisite premium to bank branch/Insurance Intermediary along with necessary documentary evidence regarding his insurable interest in cultivating land/crop (e.g. ownership/tenancy/cultivation rights) proposed for insurance.
- (b) The farmer desiring for coverage should open/operate an account in the branch of the designated bank, and the details should be provided in the proposal form.
- (c) The farmers should mention their land identification number in the proposal.
- (d) The farmer must provide documentary evidence with regard to possession of cultivable land.
- (e) The cultivator must fuinish area sown confirmation certificate.
- (f) The farmer should ensure that he gets insurance coverage for a notified crop(s)

cultivated/proposed to be cultivated, in a piece of land from a single source. In other word, double insurance is not allowed. The insurance company shall reserve the right to repudiate all such claims and not refund the premium as well in such cases.

Company may also take legal action against such farmers.

(g) Give information of any loss due to localized risk or post-harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in "cut and spread" condition to concerned bank branch/financial institution/channel partner /insurer within 48 hours.

The implementation of the scheme will be governed by operational guidelines on PMFBY-and administrative approval issued by DACFW, GOL. In the event of any conflict in provisions in this notification and operational guidelines for PMFBY issued by DACFW, GOI, latter will prevail.

By order and in the name of the Governor of Goa.

Madhav Kelkar, Director & ex officio Joint Secretary (Agriculture).

Tonca, Caranzalem, 16th July, 2019.

## ANNEXURE - I

## PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA KHARIF & RABI SEASON, 2019-20

### DETAILS OF IMPLEMENTING AGENCY

Name of the Insurance Company	Head Office	Contact person details	Local Office
	District: North	h & South Goa	
Future Generali India Insurance Company Limited	Indiabulls Finance Centre Tower 3,6th floor, Senapati Bapat Marg, Elphistone(W) Mumbai-400013	1 , 0	T-1, 3rd floor, Osia Mall, SGDP Market Complex, Margao-Goa-403601

## ANNEXURE - II

## PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA

## The crop wise areas to be covered under the Scheme for Kharif & Rabi Season

District: North Goa

## KHARIF SEASON 2019

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1.	Paddy	12257	50	66750
2.	Pulses	155	2	37500
3.	Groundnut	210	1	47500
4.	Sugarcane	137	10	120000
		RABI S	EASON 2019-20	
1.	Paddy	3600	2	66750
2.	Pulses	4100	1	37500
3.	Groundnut	1200	1	47500

## District: South Goa

## KHARIF SEASON 2019

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1.	Paddy	13584	50	66750
2.	Pulses	15	2	37500
3.	Sugarcane	751	4	120000
RABI S	EASON 2019-	20		
1.	Paddy	7500	5	66750
2.	Pulses	1200	1	37500

## ANNEXURE - III

# PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA INDEMNITY LEVEL, SUM INSURED LIMITS, PREMIUM RATES

District: North Goa

## KHARIF SEASON 2019

LOANEE/NON LOANEE FARMERS					
Sr. No.	Notified Crops	Indemnity Level Premium Rate		Sum Insured	
			Actuarial (%)	To be paid by farmers (%)	
1	Paddy	80%	2.00	2.00	66750
2	Pulses	80%	2.00	2.00	37500
3	Groundnut	80%	2.00	2.00	47500
4	Sugarcane	80%	5.00	5.00	120000
		RABI	SEASON 2019-2	20	
1	Paddy	80%	2.00	1.50	66750
2	Pulses	80%	2.00	1.50	37500
3	Groundnut	80%	2.00	1.50	47500

## District: South Goa

## KHARIF SEASON 2019

	LOANEE/NON LOANEE FARMERS						
Sr. No.	o. Notified Crops Indemnity Level Premium Rate						
			Actuarial (%)	To be paid by farmers (%)			
1	Paddy	80%	4.00	2.00	66750		
2	Pulses	80%	12.00	2.00	37500		
3	Sugarcane	80%	9.00	5.00	120000		
		RABI	SEASON 2019-	20			
1	Paddy	80%	4.00	1.50	66750		
_ 2	Pulses	80%	10.00	1.50	37500		

## ANNEXURE-IV

## Loaning and acceptance of proposal by Branches/PACs and receipt of Declarations by AIC will be as per the following:

Sr. No.	Activities	Kharif	Rabi
1.	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee and non-loanee) by all stakeholders including banks/PACS/CSC//insurance agent/online enrolment by farmers etc.	31st July, 2019	15th December, 2019
2.	Cut-off date for intimation of change of insured crop by the loanee & Non loanee farmers.	2 working days prior to cut-off date for debit/ /collection of premium from farmers	2 working days prior to cut-off date for debit/ /collection of premium from farmers
3.	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/RBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	15th August, 2019	31st December, 2019
4.	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and uploading of details of individual covered farmers on crop insurance Portal.	Within 48 hours of receipt of application & premium.	Within 48 hours of receipt of application & premium.
5.	Cut-off date for Insurer to accept or reject the farmer's data on Portal.	Within 15 days from the cut-off date for uploading of data/information by Banks/PACS/CSC/Agent respectively. For loanee and within 30 days for non loanee	Within 15 days from the cut-off date for uploading of data/information by Banks/PACS/CSC/Agent respectively. For loanee and within 30 days for non loanee
6.	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application	Within 7 days from the date of intimation by ICs	Within 7 days from the date of intimation by ICs

intimated by ICs on Crop Insurance Portal.

- 7. Cut-off date for Insurer to accept the corrected/updated applications.
- 8. Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt along with folio to the insured farmer.
- 9. Cut off date for processing of applications by Ics and auto approval of application of insured farmers on crop insurance Portal.
- 10. Payment of final claims based on yield data

Within 7 days from the date Within 7 days from the of submission of correction/date of submission of /updation by the Bank/CSC correction/updation by

the Bank/CSC

- Within 7 days from acceptance of proposal by concerned Insurance Company on Portal.
- 60 days from the cut off date for enrolment/debit of premium from farmers

Receipt of yield data, premium subsidy & crop acreage company will settle claim within three week time.

Within 7 days from acceptance of proposal by concerned Insurance Company on Portal.

60 days from the cut off date for enrolment/debit of premium from farmers

Receipt of yield data, premium subsidy & crop acreage company will settle claim within three week time.

### ANNEXURE- V

#### List of Clusters in the State of Goa

Sr. No.	Name of the Taluka	Sr. No.	Name of the Cluster	Name of the Cluster
1	2	3	4	5
North	n Goa District			
I	Pernem	1	Pernem Cluster 1	<ol> <li>Agarwada-Chopdem</li> <li>Allorna</li> <li>Arambol</li> <li>Casarvane</li> <li>Casne-Amere-Poroscodem</li> <li>Chandel-Hassapur</li> <li>Corgao</li> <li>Dhargalim</li> <li>Ibrampur</li> <li>Mandrem</li> </ol>
		2	Pernem Cluster 2	<ol> <li>Morjim</li> <li>Ozorim</li> <li>Paliem</li> <li>Parcem</li> <li>Querim-Terekhol</li> <li>Tamboxem-Mopa-Uguem</li> <li>Torxem</li> <li>Tuem</li> <li>Varcond-Nagzor</li> <li>Virnoda</li> </ol>
П	Bardez	3	Bardez Cluster 1	<ol> <li>Aldona</li> <li>Anjuna-Caisua</li> <li>Arpora-Nagoa</li> </ol>

1	2	3	4	5
				4. Assagao 5. Assonora 6. Bastora 7. Calangute 8. Camurlim 9. Candolim 10. Colvale 11. Guirim
		4	Bardez Cluster 2	<ol> <li>Moira</li> <li>Nachinola</li> <li>Nadora</li> <li>Nerul</li> <li>Oxel</li> <li>Parra</li> <li>Penha-de France</li> <li>Pilerne-Marra</li> <li>Pomburpa-Olaulim</li> <li>Reis-Magos</li> </ol>
	Bardez	5	Bardez Cluster 3	<ol> <li>Revora</li> <li>Saligao</li> <li>Salvador-do-Mundo</li> <li>Sangolda</li> <li>Siolim-Marna</li> <li>Siolim-Sodiem</li> <li>Sirsaim</li> <li>Socorro</li> <li>Tivim</li> <li>Ucassaim-Paliem-Punola</li> <li>Verla Canca</li> </ol>
П	Tiswadi	6	Tiswadi Cluster 1	<ol> <li>Azossim-Mandur</li> <li>Batim</li> <li>Carambolim</li> <li>Chimbel</li> <li>Chodan-Madel</li> <li>Corlim</li> <li>Cumbharjua</li> <li>Curca-Bambolim-Talaulim</li> <li>Golti-Naveli</li> <li>Merces</li> </ol>
		7	Tiswadi Cluster 2	<ol> <li>Neura</li> <li>St. Cruz</li> <li>Siridao-Pale</li> <li>St. Andre (Goa Velha)</li> <li>St. Estevam</li> <li>St. Lawrence (Agassaim)</li> <li>Sao Matias</li> <li>Se Old Goa</li> <li>Taleigao</li> </ol>
IV	Bicholim	8	Bicholim Cluster 1	<ol> <li>Advalpale</li> <li>Amona</li> <li>Cudnem</li> </ol>

1	2	3	4	5
				<ol> <li>Carapur-Sarvan</li> <li>Latambarcem</li> <li>Mayem-Vaiguinim</li> <li>Mencurem-Dhumacem</li> <li>Mulgao</li> <li>Naroa</li> </ol>
	Bicholim	9	Bicholim Cluster 2	<ol> <li>Navelim</li> <li>Ona-Maulingem-Curchirem</li> <li>Pale-Cothombi</li> <li>Piligao</li> <li>Salem</li> <li>Sirigao</li> <li>Surla</li> <li>Velguem</li> <li>Harvelem</li> </ol>
V	Sattari	10	Sattari Cluster	<ol> <li>Bhirondem</li> <li>Cotorem</li> <li>Dongurli-Thane</li> <li>Guleli</li> <li>Honda</li> <li>Mauxi</li> <li>Morlem</li> <li>Nagargao</li> <li>Pissurlem</li> <li>Querim</li> <li>Sanvordem</li> </ol>
South	Goa District			
VI	Ponda	11	Ponda Cluster 1	<ol> <li>Bandora</li> <li>Betora Nirankal-Conxem-Codar</li> <li>Betki-Khandola</li> <li>Bhoma-Adcolna</li> <li>Borim</li> <li>Cundaim</li> <li>Curti Khandepar</li> <li>Durbhat</li> <li>Marcaim</li> <li>Panchawadi</li> </ol>
		12	Ponda Cluster 2	<ol> <li>Oueula</li> <li>Ouerim</li> <li>Shiroda</li> <li>Tivre-Orgao</li> <li>Usgao-Ganjem</li> <li>Veling-Priol-Cuncoliem</li> <li>Verem-Vaghurme</li> <li>Volvoi</li> <li>Wadi-Telaulim</li> </ol>
VII	Salcete	13	Salcete Cluster 1	<ol> <li>Ambelim</li> <li>Aquem-Baixo</li> <li>Assolna</li> <li>Betalbatim</li> <li>Camurlim</li> </ol>

1	2	3	4	5
				<ul> <li>6. Cana-Benaulim</li> <li>7. Carmona</li> <li>8. Cavelossim</li> <li>9. Chandor-Cavorim</li> <li>10. Chinchinim-Deusaua</li> <li>11. Colva</li> <li>12. Curtorim</li> <li>13. Davorlim-Dicarpale</li> <li>14. Dramapur-Sirlim</li> <li>15. Guirdolim</li> </ul>
		14	Salcete Cluster 2	<ol> <li>Loutolim</li> <li>Macazana</li> <li>Navelim</li> <li>Nuvem</li> <li>Orlim</li> <li>Paroda</li> <li>Raia</li> <li>Rachol</li> <li>Rumdamol-Davorlim</li> <li>Sarzora</li> <li>Seraulim</li> <li>Sao Jose De Areal</li> <li>Telaulim</li> <li>Varca</li> <li>Velim</li> </ol>
VIII	Marmugao	15	Marmugao Cluster	<ol> <li>Cansaulim-Arossim-Cuelim</li> <li>Chicalim</li> <li>Chicolna</li> <li>Cortalim-Quelossim</li> <li>Majorda-Utorda-Calata</li> <li>Nagoa</li> <li>Sancoale</li> <li>Velsao-Pale-Issorcim</li> <li>Verna</li> </ol>
IX	Quepem	16	Quepem Cluster	<ol> <li>Ambaulim</li> <li>Assolda</li> <li>Avedem-Cothombi-Chaifi</li> <li>Balli-Adnem</li> <li>Barcem-Quedem</li> <li>Caorem-Pirla</li> <li>Fatorpa-Quitol</li> <li>Molcornem</li> <li>Morpirla</li> <li>Naqueri-Betul</li> <li>Xeldem</li> </ol>
X	Sanguem	17	Sanguem Cluster	<ol> <li>Bhati</li> <li>Kalay</li> <li>Curdi-Vadem</li> <li>Neturlim</li> <li>Rivona</li> <li>Sanvordem</li> <li>Uguem</li> </ol>

1	2	3	4	5
XI	Dharbandora	18	Dharbandora Cluster	<ol> <li>Collem</li> <li>Dharbandora</li> <li>Kirlapal-Dabal</li> <li>Mollem</li> <li>Sancordem</li> </ol>
XII	Canacona	19	Canacona Cluster	<ol> <li>Agonda</li> <li>Cola</li> <li>Cotigao</li> <li>Gaondongrim</li> <li>Loliem-Polem</li> <li>Poinguinim</li> <li>Shristhal</li> </ol>

#### Order

SERIES I No. 17

## 6/1/ADMIN/KVK/2019-20/120

Sanction of Government is hereby conveyed for the re-designation of the below mentioned posts as indicated at column 3 in the Krishi Vigyan Kendra, South under the Directorate of Agriculture as per ICAR guidelines for the maintaining uniformities across the Krishi Vigyan Kendras with immediate effect. However, the duties, functions, pay and allowances will continue to be same.

Sr.	Present Designation	Proposed
No.	Designation	Designation
1.	Programme Coordinator	Senior Scientist and Head
2.	Subject Matter Specialist (Agronomy)	Scientist (Agronomy)
3.	Subject Matter Specialist (Horticulture)	Scientist (Horticulture)
4.	Subject Matter Specialist (Plant Protection)	Scientist (Plant Protection)
5.	Subject Matter Specialist (Fisheries)	Scientist (Fisheries)
6.	Subject Matter Specialist (Animal Science)	Scientist (Animal Science)
7.	Subject Matter Specialist (Home Science)	Scientist (Home Science)

By order and in the name of the Governor of Goa.

Madhav B. Kelkar, Director & ex officio Joint Secretary (Agriculture).

Margao, 9th July, 2019.

## Department of Civil Aviation

Directorate of Civil Aviation

## Corrigendum

DOCA/EST/01/Creation/2018 (Part 1)/254

Read: Order No. DOCA/EST/01/Creation/2015-16 dated 25-7-2016.

In the above referred order the nomenclature of the post "Peon" is to be read as "Multi Tasking Staff" and "PB 4400-7440+1300" is to be read as "PB 5200-20200+1800".

This issues with the approval of the High Level Empowered Committee (H.L.E.C.) constituted with the approval of the Council of Ministers in the XXth meeting held on 8-11-2017 vide Order No. 1/1/2017-Addl. Secy(PER) dated 22-11-2017 issued by Department of Personnel.

Approval of the High Level Empowered Committee (H.L.E.C) is conveyed vide order No. 1/1/2017-Addl Secy(PER) dated 22-11-2017 issued by the Department of the Administrative Reforms, Secretariat.

By order and in the name of the Governor of Goa.

Dr. S. Shanbhogue, Director & ex officio Joint Secretary (Civil Aviation).

Porvorim, 22nd July, 2019.

#### Order

## DOCA/EST/01/Creation/2018 (Part)/255

Sanction of the Government is hereby accorded for creation of the following posts as per the details shown below:—

Sr. No.	Designation of the post	Lavel in Pay Matrix	No. of posts created
1	2	3	4
	Non Ministerial (Non-Lapsable) Posts		
1.	Junior Engineer (Civil)	Level 6 (35400-112400)	1
	Ministerial (Lapsable) Posts		
2.	Head Clerk	Level 6 (35400-112400)	1
3.	Junior Stenographer	Level 4 (25500-81100)	1
4.	LDC	Level 2 (19900-63200)	4
5.	Driver	Level 2 (19900-63200)	1
6.	Multi-Tasking Staff	Level 1 (18000-56900)	1
		Total	9

2. The expenditure on creation of above posts would be met from the following Budget Head.

Demand No. 84 (Civil Aviation)

3053—Civil Aviation

02—Airports

800—Other Expenditure

01—Establishment of Airport Cell (Plan)

01—Salaries

3. As per the recommendations and approval of the High Level Empowered Committee (H.L.E.C.), there are no posts shall stand abolished upon superannuation/retirement of the incumbent or upon the post falling vacant (for whatever reasons).

Note: The existing strength of Drivers shall be continued, until further assessment of the vehicle fleet and requirement of the department and any vacancies arising during the interim period shall not be filled up on regular basis.

- 4. This issues with the approval of the High Level Empowered Committee (HLEC) constituted with the approval of the Council of Ministers in the XXth meeting held on 08-11-2017 vide order No. 1/1/2017-Addl. Secy(PER) dated 22-11-2017 issued by Department of Personnel.
- 5. Approval of the High Level Empowered Committee (HLEC) is conveyed vide order No. 1/1/2017-Addl. Secy(PER) dated 22-11-2017, issued by the Department of Administrative Reforms, Secretariat.

By order and in the name of the Governor of Goa.

Dr. S. Shanbhogue, Director & ex officio Joint Secretary (Civil Aviation).

Porvorim, 22nd July, 2019.

#### Order

## DOCA/EST/01/Creation/2018 (Part 1)/256

In the suppression of all the previous orders for creation/revival/redesignation/upgradation of the various posts, Government is pleased to indicate the final sanctioned staff strength of the Directorate as under for the next five years:—

Sr. No.	Designation of the post	Lavel in Pay Matrix	No. of posts created			
1	2	3	4			
	Non Mi	nisterial (Non-Lapsable) Posts				
1.	Assistant Accounts Officer	Level 7 (44900-142400)	1			
2.	Junior Engineer (Civil)	Level 6 (35400-112400)	1			
	Ministerial (Lapsable) Posts					
1.	Civil Aviation Officer	Level 6 (35400-112400)	1			
2.	Head Clerk	Level 6 (35400-112400)	1			
3.	UDC	Level 4 (25500-81100)	1			
4.	Junior Stenographer	Level 4 (25500-81100)	1			
5.	LDC	Level 2 (19900-63200)	6			
6.	Driver	Level 2 (19900-63200)	2			
7.	Multi-Tasking Staff	Level 1 (18000-56900)	2			
		Total	16			

2. As per the recommendations and approval of the High Level Empowered Committee (H.L.E.C.), there are no posts shall stand abolished upon superannuation/retirement of the incumbent or upon the post falling vacant (for whatever reasons):—

*Note*: The existing strength of Drivers shall be continued, until further assessment of the vehicle fleet and requirement of the department and any vacancies arising during the interim period shall not be filled up on regular basis.

- 4. This issues with the approval of the High Level Empowered Committee (HLEC) constituted with the approval of the Council of Ministers in the XXth meeting held on 08-11-2017 vide order No. 1/1/2017-Addl. Secy(PER) dated 22-11-2017 issued by the Department of Personnel.
- 5. Approval of the High Level Empowered Committee (HLEC) is conveyed vide order No. 1/1/2017-Add. Secy(PER) dated 22-11-2017, issued by the Department of Administrative Reforms, Secretariat.

By order and in the name of the Governor of Goa.

Dr. S. Shanbhogue, Director & ex officio Joint Secretary (Civil Aviation).

Porvorim, 22nd July, 2019.



## Department of Non Conventional Sources of Energy

## Order

## 1-2/2018/Admn/NCSE/2019-20/6

Whereas Goa Energy Development Agency (GEDA) was created in the year 1995.

And whereas with the increase in the work load of GEDA a number of posts were created or transferred from then Rural Development Agency (RDA) along with the scheme to cater to the needs of public and to provide better, efficient and regular services to the public.

And whereas the post creation orders of the posts created were not readily available in the Agency Department.

And whereas Administrative Reforms Department (ARD) to whom matter was referred have advised the Department/GEDA to take steps to notify the sanctioned strength of GEDA in the Official Gazette in view of the absence of creation order which would enable GEDA to have notified individual sanction strength of each of the posts depending on the requirement.

Now therefore in view of the advice tendered by ARD, the post-wise sanction strength of GEDA is fixed as under:-

GROU	JP 'A'
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Sr No.	Nomenclature of the posts as on date	Pay scale		No. of posts
1	2	3		4
1.	Member Secretary	PB-3-Rs. 15600-39100+GP-6600		1
	•	GROUP 'C'		
1.	Accountant	PB-2-Rs.9300-34800+GP-4200		1
2.	Senior Stenographer	PB-2-Rs. 9300-34800+GP-4200		1
3.	Junior Engineer	PB-1-Rs. 5200-20200+GP-2800		3
4.	Project coordinator (PC)	PB-1-Rs. 5200-20200+GP-1900		1
5.	Master Craftsman (MC)	PB-1-Rs. 5200-20200+GP-1900		1
6.	Lower Division Clerk (LDC)	PB-1-Rs. 5200-20200+GP-1900		1
7.	Field Assistant (FA)	PB-1-Rs. 5200-20200+GP-1900		3
8.	Driver	PB-1-Rs. 5200-20200+GP-1900		1
9.	Driver (H.V.)	PB-1-Rs. 5200-20200+GP-1900		1
10.	Peon	PB-1-Rs. 5200-20200+GP-1800		1
			Total	15

This issues with approval of Government vide U.O. No. 2134/F dated 4-7-2019.

By order and in the name of the Governor of Goa.

Puneet Kumar Goel, IAS, Principle Secretary (Non Conventional Sources of Energy). Panaji, 4th July, 2019.

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## Department of Planning

Directorate of Planning, Statistics & Evaluation

#### **Notification**

DPSE/IV/Population Census-2021/ /2019-20/

The following Notification No. S.O. 2221(E) dated 25th June, 2019 issued by the Office of the Registrar General, India, Ministry of Home Affairs, New Delhi is hereby published for general information.

Dr. Y. Durga Prasad, Director (Planning). Panaji, 16th July, 2019.

### MINISTRY OF HOME AFFAIRS

(Office of the Registrar General, India)

#### Notification

New Delhi, the 25th June, 2019

S.O. 2221(E).— In exercise of the powers conferred by section 17A of the Census Act, 1948 (37 of 1948), the Central Government hereby extends the provisions of the said Act, for conduct of pre-test of Census of India, 2021. The pre-test shall be conducted from 12th August, 2019 to 30th September, 2019 in all the States and Union Territories.

[F. No. 9/7/2019-CD(Cen)]

VIVEK JOSHI, Registrar General and Census Commissioner

## Department of Power

Office of the Chief Electrical Engineer

#### **Notification**

### CEE/TECH/Plg/Cir 1/19-20

The Government of Goa is pleased to frame new scheme for passing of benefit of 1% cashback on payments made through any digital transaction like RTGS, NEFT, IMPS, Credit Card, Debit Card, etc. by LT Domestic, Agricultural and LIG Consumers.

Short title & commencement.— (a) "Scheme for passing of benefit of 1% cash back on payments made through Digital mode".

(b) The scheme shall come into force with effect from 01-08-2019.

The Electricity Department, Government of Goa has promulgated a scheme to encourage online digital transaction by LT Domestic, Agricultural and LIG Consumers, to effect payments of electricity bills through any form of digital mode as mentioned above. The consumers categorised under LT-Domestic, LT-LIG and LT-AG/LT-AGP (Pump sets//Irrigation) shall get the benefit of 1% cashback only if the bill is paid digitally before seven days of due date of payment.

Smt. Reshma Mathew, Chief Electrical Engineer and ex officio Additional Secretary.

Panaji, 19th July, 2019.



Department of Transport
Directorate of Transport

## Notification

### D.Tpt/EST/1482/2016/2636

In exercise of the powers conferred by sub-section (1) of section 200 of the Motor Vehicles Act, 1988 (Central Act 59 of 1988) (hereinafter referred to as the "said Act"), the Government of Goa hereby specifies the Assistant Motor Vehicles Inspectors of the Transport Department, as the officers empowered to compound the offences punishable under the provisions of the said Act as mentioned in columns (2) and (3) of the Schedule below, for the amounts specified in the corresponding entries in column (4) or column (5) or column (6), as the case may be, of the said Schedule.

This Notification is issued in addition to the Government Notification No. 5/28/88-TPT (Part I) dated 20-09-1995, published in the Official Gazette, Series I No. 29 dated 19-10-1995; and the Government Notification No. D.Tpt/EST/1482/2016/2164 dated 12-06-2019 published in the Official Gazette, Series I No. 11 dated 13-06-2019; placed at pages 102/C to 100/C.

This Notification shall come into force on the date of its publication in the Official Gazette.

#### **SCHEDULE** Serial Section of the Amount of composition fee Description of sections No. Motor Vehicles (in Rupees) Act, 59 of 1988, H M Vs Taxi cabs, Private under which public & Auto-Motor the offence is private rickshaws cycles, punishable M/buses carriers, Motor cars. plying as tractors stage carriages stage and trailers & contract carriage carriages and M/cvcle Taxis 2 3 4 5 6 1 (1)177 (First General provision for Punishment 100.00 100.00 100.00 offence) of offences (where no other penalties are provided for the offences)

(2) 177 (Second offence)   General provision for Punishment of Offences (where no other penalties are provided for the offences)   150.00   150.00   150.00   178(1)   176(2)   176(2)   176(2)   176(3)   176(3)   176(3)   176(3)   179(1)   176(3)   179(1)   179(2)   181   179(2)   179(2)   179(2)   179(2)   181   179(2)   179(2)   181   179(2)   179(2)   181   179(2)   179(2)   181   179(2)   181   179(2)   179(2)   181   179(2)   179(2)   181   179(2)   182(1)   179(2)   179(2)   182(1)   179(2)   179(2)   179(2)   182(1)   179(2)   17	1	2	3	4	5	6
(4)         178(2)         No issuing tickets         500.00         500.00           (5)         178(3)         Refusal to ply contract carriage         200.00         50.00           (6)         179(1)         Disobedience of orders, obstruction and refusal of information         300.00         150.00           (7)         179(2)         Giving false information         350.00         250.00           (8)         180         Allowing unauthorized persons to drive vehicles         800.00         700.00           (9)         181         Driving in contravention of section 3 or driving vehicle without authorization)         500.00         500.00           (10)         182(1)         Driving or obtaining license when disqualified under the Act         400.00         350.00           (11)         182(2)         Acting as conductor without license and obtaining a Conductor's license, being disqualified under the Act         100.00         -           (12)         183(1) (First offence)         Driving at a speed exceeding the maximum speed fixed for the vehicle         400.00         400.00           (13)         183(1) (Second offence)         -do-         500.00         500.00           (14)         183(2) (Second offence)         -do-         500.00         500.00           (15)         183(2) (Second offence) </td <td>(2)</td> <td>•</td> <td>of offences (where no other penalties</td> <td>200.00</td> <td>150.00</td> <td>150.00</td>	(2)	•	of offences (where no other penalties	200.00	150.00	150.00
(5)         178(3)         Refusal to ply contract carriage         200.00         50.00           (6)         179(1)         Disobedience of orders, obstruction and refusal of information         300.00         150.00           (7)         179(2)         Giving false information         350.00         250.00           (8)         180         Allowing unauthorized persons to drive vehicles         800.00         700.00           (9)         181         Driving in contravention of section 3 or 4 (driving without license and driving vehicle without authorization)         500.00         500.00           (10)         182(1)         Driving or obtaining license when disqualified under the Act         400.00         350.00           (11)         182(2)         Acting as conductor without license and obtaining a License under the Act         100.00         -           (12)         183(1) (First offence)         Driving at a speed exceeding the maximum speed fixed for the vehicle         400.00         400.00           (13)         183(1) (Second offence)         -do-         800.00         250.00           (14)         183(2) (First offence)         Causing or allowing a person to drive at excessive speed         500.00         500.00           (15)         183(2) (Second offence)         -do-         500.00         500.00	(3)	178(1)	Ticket less travel, etc.	300.00	200.00	-
(6) 179(1)   Disobedience of orders, obstruction and refusal of information   300.00   150.00   150.00   179(2)   Giving false information   350.00   250.00   350.00   250.00   350.00   350.00   350.00   350.00   350.00   350.00   4 (driving without license and driving vehicle without authorization)   182(1)   Driving or obtaining license when disqualified for holding or obtaining a License under the Act   183(1) (First offence)   Acting as conductor without license, being disqualified under the Act   183(1) (Second offence)   400.00	(4)	178(2)	No issuing tickets	500.00	500.00	_
refusal of information (7) 179(2) Giving false information 350.00 250.00 (8) 180 Allowing unauthorized persons to drive vehicles (9) 181 Driving in contravention of section 3 or 4 (driving without license and driving vehicle without authorization) (10) 182(1) Driving or obtaining license when disqualified for holding or obtaining a License under the Act (11) 182(2) Acting as conductor without license and obtaining a Conductor's license, being disqualified under the Act (12) 183(1) (First Driving at a speed exceeding the offence) maximum speed fixed for the vehicle (13) 183(1) (Second offence) — do — 800.00 800.00 offence) (14) 183(2) (First Causing or allowing a person to offence) drive at excessive speed offence) (15) 183(2) (Second offence) — 500.00 500.00 offence) (16) 184 (First Driving recklessly or dangerously 800.00 700.00 offence) (17) 184 (Second —do — 1000.00 800.00 offence) (18) 186 (First Driving when mentally or 200.00 200.00 offence) (19) 186 (Second —do — 300.00 300.00 offence) (19) 186 (Second —do — 300.00 300.00 offence) (19) 189 Racing and trial of speed (without 400.00 400.00 offence) for road safety, noise and air pollution offence) (20) 190(2) (First Violations of standards prescribed offence) for road safety, noise and air pollution offence) vehicle to condition contravening the Act	(5)	178(3)	Refusal to ply contract carriage	200.00	50.00	-
Allowing unauthorized persons to drive vehicles	(6)	179(1)	•	300.00	150.00	100.00
	(7)	179(2)	Giving false information	350.00	250.00	150.00
4 (driving without license and driving vehicle without authorization)	(8)	180		800.00	700.00	500.00
disqualified for holding or obtaining a License under the Act	(9)	181	4 (driving without license and driving	500.00	500.00	450.00
and obtaining a Conductor's license, being disqualified under the Act  (12) 183(1) (First Driving at a speed exceeding the offence) maximum speed fixed for the vehicle  (13) 183(1) (Second —do— 800.00 800.00 offence)  (14) 183(2) (First Causing or allowing a person to offence) drive at excessive speed  (15) 183(2) (Second —do— 500.00 500.00 offence)  (16) 184 (First Driving recklessly or dangerously 800.00 700.00 offence)  (17) 184 (Second —do— 1000.00 800.00 offence)  (18) 186 (First Driving when mentally or 200.00 200.00 offence)  (19) 186 (Second —do— 300.00 300.00 offence)  (20) 189 Racing and trial of speed (without 400.00 400.00 offence) for road safety, noise and air pollution  (21) 190(2) (First Violations of standards prescribed offence) for road safety, noise and air pollution  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act	(10)	182(1)	disqualified for holding or obtaining a	400.00	350.00	300.00
offence)         maximum speed fixed for the vehicle           (13)         183(1) (Second offence)         —do—         800.00         800.00           (14)         183(2) (First offence)         Causing or allowing a person to offence)         300.00         250.00           (15)         183(2) (Second offence)         —do—         500.00         500.00           (16)         184 (First offence)         Driving recklessly or dangerously offence)         800.00         700.00           (17)         184 (Second offence)         —do—         1000.00         800.00           (18)         186 (First offence)         Driving when mentally or offence)         200.00         200.00           (19)         186 (Second offence)         —do—         300.00         300.00         300.00           (19)         189 Racing and trial of speed (without written consent of the state Government         400.00         400.00           (20)         189 Racing and trial of speed (without offence)         800.00         600.00           (21)         190(2) (First Violations of standards prescribed something offence)         800.00         600.00           (22)         190(2) (Second offence)         —do—         1500.00         1000.00           (23)         191 (First offence)         Sale of vehicles in or	(11)	182(2)	and obtaining a Conductor's license,	100.00	_	-
(14)         183(2) (First Causing or allowing a person to offence)         300.00         250.00           (15)         183(2) (Second dire at excessive speed)         500.00         500.00           (15)         183(2) (Second doffence)         500.00         500.00           (16)         184 (First Driving recklessly or dangerously offence)         800.00         700.00           (17)         184 (Second domestic decomposition diffence)         1000.00         800.00           (18)         186 (First Driving when mentally or offence)         200.00         200.00           (19)         186 (Second domestic decomposition d	(12)			400.00	400.00	300.00
offence)         drive at excessive speed           (15)         183(2) (Second offence)         —do—         500.00         500.00           (16)         184 (First pichece)         Driving recklessly or dangerously offence)         800.00         700.00           (17)         184 (Second —do—         1000.00         800.00           (18)         186 (First physically unfit to drive)         200.00         200.00           (19)         186 (Second —do—         300.00         300.00           offence)         Racing and trial of speed (without pichece)         400.00         400.00           (20)         189         Racing and trial of speed (without pichece)         800.00         600.00           (21)         190(2) (First pichece)         Violations of standards prescribed pichece)         800.00         600.00           (22)         190(2) (Second pichece)         —do—         1500.00         1000.00           (23)         191 (First pichece)         Sale of vehicles in or alteration of pichece)         350.00         200.00           (24)         192(1) (First pichece)         Vehicle to condition contravening the Act         100.00         200.00	(13)		—do—	800.00	800.00	700.00
offence)  (16) 184 (First Driving recklessly or dangerously offence)  (17) 184 (Second —do— 1000.00 800.00 offence)  (18) 186 (First Driving when mentally or 200.00 200.00 offence) physically unfit to drive  (19) 186 (Second —do— 300.00 300.00 offence)  (20) 189 Racing and trial of speed (without 400.00 400.00 written consent of the state Government  (21) 190(2) (First Violations of standards prescribed 800.00 600.00 offence) for road safety, noise and air pollution  (22) 190(2) (Second —do— 1500.00 1000.00 offence)  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(14)			300.00	250.00	200.00
offence) (17) 184 (Second —do— 1000.00 800.00 offence) (18) 186 (First Driving when mentally or 200.00 200.00 offence) physically unfit to drive (19) 186 (Second —do— 300.00 300.00 offence) (20) 189 Racing and trial of speed (without 400.00 400.00 written consent of the state Government (21) 190(2) (First Violations of standards prescribed 800.00 600.00 offence) for road safety, noise and air pollution (22) 190(2) (Second —do— 1500.00 1000.00 offence) (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(15)		—do—	500.00	500.00	300.00
offence)  (18) 186 (First Driving when mentally or 200.00 200.00 offence) physically unfit to drive  (19) 186 (Second —do— 300.00 300.00 offence)  (20) 189 Racing and trial of speed (without 400.00 400.00 written consent of the state Government  (21) 190(2) (First Violations of standards prescribed 800.00 600.00 offence) for road safety, noise and air pollution  (22) 190(2) (Second —do— 1500.00 1000.00 offence)  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(16)	•	Driving recklessly or dangerously	00.008	700.00	600.00
offence) physically unfit to drive  —do—  (19) 186 (Second —do—  (20) 189 Racing and trial of speed (without 400.00 400.00 written consent of the state Government  (21) 190(2) (First Violations of standards prescribed 800.00 600.00 offence) for road safety, noise and air pollution  (22) 190(2) (Second —do—  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence)  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(17)	•	—do—	1000.00	800.00	700.00
(19)       186 (Second offence)       —do—       300.00       300.00       300.00       300.00       300.00       300.00       300.00       300.00       300.00       300.00       400.00       400.00       400.00       400.00       400.00       600	(18)	•		200.00	200.00	200.00
written consent of the state Government  (21) 190(2) (First Violations of standards prescribed 800.00 600.00 offence) for road safety, noise and air pollution  (22) 190(2) (Second —do— 1500.00 1000.00 offence)  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(19)	186 (Second		300.00	300.00	300.00
offence) for road safety, noise and air pollution  (22) 190(2) (Second —do— 1500.00 1000.00 offence)  (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(20)	189	- '	400.00	400.00	300.00
offence) (23) 191 (First Sale of vehicles in or alteration of 350.00 200.00 offence) vehicle to condition contravening the Act (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(21)			800.00	600.00	500.00
offence) vehicle to condition contravening the Act  (24) 192(1) (First Using vehicle without registration 3000.00 2000.00	(22)		—do—	1500.00	1000.00	800.00
	(23)	•	vehicle to condition contravening	350.00	200.00	150.00
,	(24)	192(1) (First offence)	Using vehicle without registration	3000.00	2000.00	2000.00

1	2	3	4	5	6
(25)	192(1) Second offence)	Using vehicle without registration	6000.00	5000.00	5000.00
(26)	194(1)	Driving vehicle exceeding permissible weight	2000.00	2000.00	(and an additional sum of Rs. 1000/-per tonne of excess load)
(27)	194(2)	Refusal to submit the vehicle for weighing	1500.00	1000.00	_
(28)	196 (First offence)	Driving uninsured vehicle	800.00	600.00	400.00
(29)	198 (First offence)	Unauthorized interference with vehicle	100.00	100.00	100.00

By order and in the name of the Governor of Goa.

Rajan Satardekar, Director & ex officio Addl. Secretary (Tpt.).
Panaji, 18th July, 2019.

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